

FIRST SECURITY GROUP, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2836801	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$1,063	\$977	-8.1%		
Loans	\$567	\$584	2.9%		
Construction & development	\$36	\$40	11.1%		
Closed-end 1-4 family residential	\$135	\$118	-12.5%		
Home equity	\$64	\$64	-0.9%		
Credit card	\$0	\$0			
Other consumer	\$11	\$19	69.3%		
Commercial & Industrial	\$62	\$55	-11.2%		
Commercial real estate	\$229	\$262	14.6%		
Unused commitments	\$111	\$131	18.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$160	\$162	1.1%		
Asset-backed securities	\$0	\$7			
Other securities	\$94	\$136	45.7%		
Cash & balances due	\$172	\$21	-87.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$11	\$6	-50.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$11	\$7	-32.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,032	\$900	-12.8%		
Deposits	\$1,009	\$859	-14.9%		
Total other borrowings	\$12	\$33	160.6%		
FHLB advances	\$0	\$20			
Equity					
Equity capital at quarter end	\$31	\$78	150.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$71	NA		
Performance Ratios					
Tier 1 leverage ratio	2.5%	8.7%	--		
Tier 1 risk based capital ratio	4.5%	12.8%	--		
Total risk based capital ratio	5.8%	14.1%	--		
Return on equity ¹	-159.4%	0.9%	--		
Return on assets ¹	-5.6%	0.1%	--		
Net interest margin ¹	2.1%	2.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	51.6%	129.1%	--		
Loss provision to net charge-offs (qtr)	73.8%	126.5%	--		
Net charge-offs to average loans and leases ¹	9.8%	-0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	12.6%	0.9%	4.5%	0.0%	--
Closed-end 1-4 family residential	6.5%	1.7%	3.5%	0.1%	--
Home equity	2.3%	2.2%	1.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.2%	1.4%	1.3%	0.6%	--
Commercial & Industrial	5.8%	2.2%	0.7%	0.0%	--
Commercial real estate	2.8%	1.0%	1.9%	0.0%	--
Total loans	4.7%	1.4%	2.6%	0.1%	--